

THE LIGHT AT THE END OF THE TUNNEL

JOHNSON LAW GROUP, APC, is a "debt relief agency" as defined by federal law. In addition to helping people avoid bankruptcy, our services also include helping people and businesses to obtain relief under the United States Bankruptcy Code.

Johnson Law Group is a multi-state law firm, with offices in Nevada, California, and Florida, and affiliated attorneys in many other states.

Our purpose is to help those with too much debt select the best alternative for handling their debt, and then help them implement that solution. We offer the full range of services for those with debt problems, including Bankruptcy (Chapter 7 and Chapter 13), Debt Settlement, Debt Management (Consumer Counseling), Lawsuit Defense – and for those who have been harassed just a bit too much by their creditors – taking the offensive with lawsuits based on the Fair Debt Collection Practices Act.



*Photographs do not depict actual JLG clients or employees
Debt Happens to People of All Ages in All Walks of Life - Become Debt Free Today!*

Debt Relief Alternatives

1. [Do Nothing](#)
2. [Chapter 7 Bankruptcy](#)
3. [Chapter 13 Bankruptcy](#)
4. [Debt Settlement](#)
5. [Debt Consolidation](#)

Unlike so-called "Debt Settlement Companies," Bankruptcy Law Firms and Credit Counseling Agencies, JOHNSON LAW GROUP does not try to fit you into the one program they offer (regardless of whether its in your best interest). Instead, JOHNSON LAW GROUP will let you know the advantages and disadvantages of each approach, and let you make the decision.

Become Debt-Free!

FREE DEBT ANALYSIS

Name: *

E-Mail: *

Phone: *

Total Debt: *

* Required Fields

Contact JLG Today

>>>BREAKING NEWS<<<
Senate Targets Abuses By Credit Card Firms

Stressed Out?



- Debt Relief in 12 - 48 Months
- Avoid Bankruptcy
- Settle Debts for 40% - 60%
- FREE Debt Settlement Consultation

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Debt Settlement

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**Debt Consolidation
Debt Relief**

DOING NOTHING. If you have no income, (or only income that creditors can't touch, such as Social Security) no property to lose, and do not mind continuing calls from creditors, then DOING NOTHING may be the option for you. (We don't make any money if you choose this option – but if this is in your best interest, we'll let you know.)

A CHAPTER 7 BANKRUPTCY. If you qualify for a Chapter 7, you can "discharge" (effectively eliminate) most of your debts without having to repay anything. Not everyone qualifies for a Chapter 7. Under the new bankruptcy law, all debtors must take a "means test." The bottom line is that if your income is above the average for your state, OR if you can afford to pay more than \$100 per month to your creditors after all of your reasonable expenses are taken into consideration, then you will probably not be allowed to file a Chapter 7. Regardless of whether they qualify, many people want to avoid a bankruptcy for their own personal reasons.

CHAPTER 13 BANKRUPTCY is a solution wherein you make monthly payments to a court appointed trustee for a period of 3 years if your income is below the state median, or 5 years if it is above the state median. The amount you pay is as much as you can afford to pay – meaning that your reasonable living expenses are subtracted from your income, and everything left over goes to the trustee..

A Chapter 13 may be your best option if:

- (a) you owe large tax debts that cannot be eliminated by a Chapter 7 and you want to stop the interest and penalties by forcing the IRS to take a payment plan;
- (b) you own real estate that is being foreclosed on; or
- (c) you don't qualify for a Chapter 7 and you want to stop lawsuits against you.

DEBT SETTLEMENT is for those who can afford to pay something toward their debts but cannot afford the entire amount; and for those who do not qualify for a Chapter 7 but do not want the hassle of a Chapter 13.

DEBT MANAGEMENT (CONSUMER COUNSELING). If you are current with your monthly payments or just barely behind, a Debt Management Plan may reduce the current interest rate on your outstanding debts, reducing you monthly payment and allowing you to pay off your balance over a much shorter time period.

Make an Informed Debt Relief Choice

When you call JOHNSON LAW GROUP for a free consultation, you will speak with a Debt Counselor who has been trained by and is working under the specific instructions of a lawyers experienced in Bankruptcy and Debt Settlement, who will let you know your alternatives and the advantages and disadvantages of each.

If Debt Settlement is the alternative you select, your Debt Counselor will

help you fill out an application to begin our program. This will then be reviewed by a lawyer, who will approve your application only if it appears that you can be helped by debt settlement and that our program is in your best interest.

The debt settlement services delivered by JLG will be performed either under the direct supervision of a licensed attorney or in accordance with strict procedures and policies developed by licensed attorneys.

Debt Settlement Vs Debt Consolidation

Debt settlement reduces the amount of money you owe while debt consolidation organizes your obligations and streamlines the payment process for you and your creditors. By signing on with Johnson Law Group you can avoid the long lasting black mark of bankruptcy and the high cost of extended years of indebtedness that accompanies debt consolidation.

Historically, Johnson Law Group's debt settlement program has been able to settle consumer debts for 40% to 60% of the balance. Our program is an effective way to achieve real debt relief without overpaying on debt consolidation interest fees. Fill out our [FREE debt settlement consultation](#) form and we will get back to you within 24 hours. Johnson Law Group can help get you out of debt and help you avoid bankruptcy. However, if bankruptcy turns out to be your best option, we can help you file and bring your case to a successful conclusion.

What Makes Johnson Law Group Different?

We are a law firm whose services include debt settlement and bankruptcy. Our job is to analyze your debt situation and provide you with appropriate debt relief options. We do not hold your money in our account. The goal of our debt settlement program is to resolve your indebtedness through compromised settlements or through bankruptcy, whichever is best suited to your needs. There is a fee for our services, but we only accept clients who have the potential to achieve significant financial benefits from participating in our debt settlement program and our fees are figured into the monthly set-aside amounts to which you and your debt analyst agree. Our program allows you to pay only a portion of what you owe and helps you resolve your obligations usually in months rather than years.

Handling Creditor Harassment

One of the most stressful aspects of being behind on your payments is the constant ringing of harassing phone calls from your creditors. Shortly after you are accepted into our debt settlement program, we send a letter to all your creditors directing them to contact us instead of you. If any creditors call you after that, we will call them to notify them that they should be dealing with us instead of you.

Many debt settlement programs promise you that they can stop this harassment immediately. The reality is that neither our law firm, nor anyone else, can guarantee that creditor calls will ever stop completely. Our experience has been, however, that we are able to substantially

reduce your creditor calls within a few weeks.

Eliminate Debt Faster Than You Ever Thought Possible

Johnson Law Group's debt settlement program can in most cases reduce your debt and have you out of debt in 2 to 4 years rather than the decades it would normally take.

With many debts, especially [credit card debt](#), our clients have already paid back more than they originally borrowed, and are now stuck in the vicious cycle of paying off interest and penalties that have accrued, often over many years. We tailor your debt settlement program to get you out of debt for the smallest amount possible and in the shortest time possible.

Customer Service

Johnson Law Group is committed to providing the highest level of customer service and satisfaction. The success of our service rests solely on the relationships we build with our clients and with consumer lending institutions. These relationships are built on trust, understanding, and mutual respect. We form a partnership with our clients, ultimately leading them on the path to financial freedom.

Give Us A Call!

Let one of our debt counselors evaluate your financial situation to determine which of our debt relief options is the best answer for you. You may be able to avoid a bankruptcy with Johnson Law Group's debt settlement. Please give us a call for a free consultation with one of Johnson Law Group's debt relief experts.

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Questions? Contact enrollments@johnsonlawgroup.org

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